

IT IS ORDERED as set forth below:

Date: December 9, 2014

Mary Grace Dichl

Mary Grace Diehl U.S. Bankruptcy Court Judge

IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE:)	CHAPTER 13
Tim Charles Johnson,)	CASE NO. 14-60846
Bessie Mae Johnson Debtors.)	JUDGE DIEHL
IN RE:)	
Tim Charles Johnson,)	
Bessie Mae Johnson Movants.)	
	VS.)	CONTESTED MATTER
Suntrust Mortgage, Inc, Respondent.)	

ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED STATUS OF <u>SUNTRUST MORTGAGE, INC.</u>

The Debtors' Motion to Determine Secured Status of Suntrust Mortgage, Inc. and To Strip Lien Effective upon Discharge came before this Court for hearing on November 12, 2014. The Debtors seek a determination that the second priority deed to secure debt on real property

located at 3312 Inns Brook Way Snellville, GA 30039 and held by Suntrust Mortgage, Inc. is completely unsecured, and because there is no value in the residence to which the second priority lien can attach, the claim is unsecured and the lien is void pursuant to 11 U.S.C. §§ 506(d) and 1322(b)(2). There being no opposition to the Motion, it is

ORDERED that the Motion is granted as set forth herein. It is

FURTHER ORDERED that, for purposes of Debtors' Chapter 13 case, any claim filed by or on behalf of Suntrust Mortgage, Inc. is allowed as a general unsecured claim. It is

FURTHER ORDERED that the lien on the Real Property held by Suntrust Mortgage, Inc. shall be deemed void with respect to the Debtors' interest in the Real Property and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case. In the event the Debtors' case is dismissed or converted, the lien of Suntrust Bank shall not be affected by this Order in accordance with 11 U.S.C. §349(b)(1)(C) or §348(f)(1)(b), as applicable.

The Clerk is directed to serve a copy of this Order upon all parties on the distribution list as provided by the Debtor's counsel and attached hereto, as well as all other creditors and parties in interest herein.

IT IS SO ORDERED.

[END OF ORDER]

Submitted by:

/s/

Lauren Drayton Attorney for the Debtor GA Bar No. 876061 Robert J. Semrad & Associates 101 Marietta Street Suite 3600 Atlanta, GA 30303 (678) 668-7160

No Opposition:

K. Edward Safir w/expressed permission/s/

K. Edward Safir
Ga. Bar No. 622149
Attorney for Chapter 13 Trustee
191 Peachtree Street
Suite 2200
Atlanta, GA 30303
404-525-1110

Distribution List

Mary I. Townson Chapter 13 Trustee 191 Peachtree Street Suite 2200 Atlanta, GA 30303

Amit Patel
Attorney for Debtor
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Suite 3600
Atlanta, GA 30303

Tim & Bessie Johnson 3312 Inns Brook Way Snellville, GA 30039

Suntrust Mortgage, Inc. 303 Peachtree St. NE 36TH Floor Atlanta, GA 30308-3201

Suntrust Mortgage, Inc. 1001 Semmes Ave Richmond VA 23224

Suntrust Mortgage, Inc. c/o Corporation Service Company 40 Technology Parkway Suite 300 Norcross, GA 30092

> Suntrust Mortgage, Inc. c/o Steven P. Shriner, CEO 1001 Semmes Ave Richmond VA 23224

Suntrust Mortgage, Inc. c/o Jerome T. Lienhard, III, CFO 1001 Semmes Ave Richmond VA 23224